



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [ALLY FINANCIAL INC.](#)

City/State [DETROIT, MI](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [182,114,000](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

[ALLY FINANCIAL INC.](#)
[500 WOODWARD AVENUE](#)
[DETROIT, MI 48226](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	180,152,000			181,603,000			179,704,500			171,823,250			163,142,250		
Net income (\$000)	3,060,000			1,085,000			1,715,000			1,263,000			929,000		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.95	2.60	75	2.32	2.77	20	2.37	3.01	22	2.35	3.08	19	2.27	2.92	20
+ Non-interest income	1.97	1.04	88	1.73	1.21	80	1.64	1.32	71	1.71	1.31	73	2.05	1.35	79
- Overhead expense	2.86	2.17	86	2.71	2.57	68	2.49	2.69	42	2.55	2.71	43	2.75	2.72	53
- Provision for credit losses	0.14	-0.09	95	0.79	0.51	83	0.56	0.15	92	0.53	0.14	94	0.70	0.16	92
+ Securities gains (losses)	0.06	0.01	94	0.09	0.02	94	0.04	0.01	91	0.01	0	84	0.06	0.01	92
+ Other tax equivalent adjustments	0	0	89	0	0	89	0	0	42	0.04	0	96	0	0	47
= Pretax net operating income (tax equivalent)	2.14	1.66	81	0.78	1.04	27	1.10	1.56	14	0.98	1.57	9	0.93	1.43	16
Net operating income	1.70	1.26	85	0.60	0.81	27	0.96	1.19	20	0.74	1.24	9	0.57	0.89	23
Net income	1.70	1.26	86	0.60	0.82	27	0.95	1.19	20	0.74	1.24	9	0.57	0.90	23
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.16	3.06	92	4.23	3.55	87	4.90	4.41	80	4.64	4.24	75	4.21	3.80	76
Interest expense	1.10	0.25	98	1.84	0.52	97	2.44	1.08	95	2.20	0.86	96	1.83	0.60	95
Net interest income (tax equivalent)	3.06	2.80	64	2.39	3.01	19	2.45	3.33	19	2.44	3.38	17	2.38	3.19	18
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.23	0.11	83	0.63	0.27	87	0.76	0.21	91	0.76	0.22	91	0.85	0.24	90
Earnings coverage of net loan and lease losses (X)	15.23	39.72	38	3.73	22.91	16	3.03	24.40	13	2.67	21.75	15	2.63	19.67	11
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.67	1.23	95	2.77	1.58	90	0.98	0.83	69	0.96	0.90	58	1.04	0.98	58
Allowance for loan and lease losses / Total loans and leases	2.66	1.20	95	2.76	1.55	90	0.98	0.81	71	0.95	0.89	59	1.04	0.96	58
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.17	0.49	92	1.28	0.71	88	0.81	0.57	76	0.85	0.61	75	0.65	0.72	48
30-89 days past due loans and leases / Total loans and leases	1.46	0.32	95	1.61	0.39	96	2.11	0.43	96	1.99	0.44	95	1.99	0.47	94
Liquidity and Funding															
Net noncore funding dependence	14.80	-2.33	90	18.02	3.20	86	36.32	14.45	90	44.02	16.62	94	46.58	17.03	94
Net short-term noncore funding dependence	6.31	-7.71	92	2.52	-4.76	76	13.61	3.38	81	14.35	4.66	78	19.49	4.83	88
Net loans and leases / Total assets	65.65	58.67	69	63.49	61.58	44	70.37	63.77	61	72.12	63.98	68	72.82	62.73	73
Capitalization															
Tier 1 leverage ratio	9.67	8.98	70	9.41	9.13	61	9.08	9.76	35	9	9.71	26	9.53	9.53	54
Holding company equity capital / Total assets	9.36	10.71	30	8.07	11.16	9	7.98	12.43	4	7.42	12.22	1	8.07	11.94	2
Total equity capital (including minority interest) / Total assets	9.36	10.82	28	8.07	11.29	7	7.98	12.57	3	7.42	12.27	1	8.07	12.01	2
Common equity tier 1 capital / Total risk-weighted assets	10.34	12.42	23	10.64	12.38	28	9.54	12.17	10	9.14	12.12	3	9.53	12.19	9
Net loans and leases / Equity capital (X)	7.01	5.53	80	7.87	5.58	87	8.82	5.21	95	9.72	5.29	98	9.02	5.27	98
Cash dividends / Net income	12.45	28.27	18	26.64	42.30	30	15.92	33.12	20	19.16	27.31	28	19.81	31.29	25
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	-0.03	10.50	12	0.84	16.68	9	0.99	9.26	13	7.01	7	63	2.09	8.28	27
Equity capital	15.96	7.46	84	1.99	6.99	26	8.65	10.49	57	-1.67	7.89	15	1.33	10.18	22
Net loans and leases	3.37	3.36	57	-9.02	9.07	4	-1.45	9.10	8	5.97	7.89	47	3.33	9.38	28
Noncore funding	-33.18	-14.79	26	-31.66	-12.18	29	-17.09	6.59	18	2.02	10.67	35	-17.14	5.59	22
Parent Company Ratios															
Short-term debt / Equity capital	6.37	0.57	94	19.30	0.77	97	33.56	1.02	98	31.42	1.14	97	50.17	1.07	98
Long-term debt / Equity capital	48.83	10.95	92	59.40	13.56	90	45.49	13.04	88	64.14	13.37	91	87.42	12.69	94
Equity investment in subsidiaries / Equity capital	133.26	103.22	96	158.95	102.81	98	163.73	103.22	98	175.23	103.10	98	186.56	102.10	99
Cash from ops + noncash items + op expense / Op expense + dividends	243.09	154.48	83	85.62	147.24	12	178.20	190.27	51	142.14	174.91	40	158.98	148.20	64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	6,584,000	6,671,000	7,449,000	6,800,000	5,909,000	-1.30	25.41
Income from lease financing receivables.....	25,000	21,000	18,000	13,000	12,000	19.05	150.00
Fully taxable income on loans and leases.....	6,609,000	6,692,000	7,467,000	6,813,000	5,921,000	-1.24	25.65
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	6,609,000	6,692,000	7,467,000	6,813,000	5,921,000	-1.24	25.65
Investment interest income (tax equivalent).....	584,000	697,000	893,000	735,000	576,000	-16.21	39.71
Interest on balances due from depository institutions.....	15,000	24,000	62,000	60,000	32,000	-37.50	25.00
Interest income on other earning assets.....	21,000	47,000	82,000	71,000	31,000	-55.32	-4.55
Total interest income (tax equivalent).....	7,229,000	7,460,000	8,504,000	7,679,000	6,560,000	-3.10	26.56
Interest on time deposits of \$250K or more	83,000	142,000	140,000	79,000	41,000	-41.55	
Interest on time deposits < \$250K.....	512,000	1,093,000	1,232,000	832,000	495,000	-53.16	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	450,000	716,000	1,165,000	823,000	538,000	-37.15	12.22
Interest on other borrowings and trading liabilities.....	805,000	1,228,000	1,642,000	1,738,000	1,631,000	-34.45	-51.83
Interest on subordinated debt and mandatory convertible securities	63,000	63,000	63,000	164,000	152,000	0.00	-54.01
Total interest expense.....	1,913,000	3,242,000	4,242,000	3,636,000	2,857,000	-40.99	-27.26
Net interest income (tax equivalent).....	5,316,000	4,218,000	4,262,000	4,043,000	3,703,000	26.03	72.49
Non-interest income.....	3,551,000	3,146,000	2,945,000	2,933,000	3,343,000	12.87	-14.70
Adjusted operating income (tax equivalent)	8,867,000	7,364,000	7,207,000	6,976,000	7,046,000	20.41	22.39
Overhead expense.....	5,154,000	4,913,000	4,482,000	4,380,000	4,485,000	4.91	4.65
Provision for credit losses.....	247,000	1,439,000	998,000	918,000	1,148,000		-73.06
Securities gains (losses)	102,000	171,000	79,000	11,000	102,000	-40.35	-44.86
Other tax equivalent adjustments	1,000	2,000	0	61,000	0	-50.00	
Pretax net operating income (tax equivalent).....	3,861,000	1,420,000	1,971,000	1,689,000	1,515,000	171.90	143.60
Applicable income taxes	790,000	328,000	246,000	359,000	581,000	140.85	68.09
Tax equivalent adjustments	6,000	6,000	4,000	67,000	8,000	0.00	50.00
Applicable income taxes (tax equivalent).....	796,000	334,000	250,000	426,000	589,000	138.32	67.93
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	3,065,000	1,086,000	1,721,000	1,263,000	926,000	182.23	175.88
Discontinued operations, net of applicable income taxes.....	-5,000	-1,000	-6,000	0	3,000		
Net income attributable to holding company.....	3,060,000	1,085,000	1,715,000	1,263,000	929,000	182.03	186.79
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	3,060,000	1,085,000	1,715,000	1,263,000	929,000	182.03	186.79
Investment securities income (tax equivalent).....	584,000	697,000	893,000	735,000	576,000	-16.21	39.71
US Treasury and agency securities (excluding mortgage-backed securities)	14,000	7,000	35,000	35,000	35,000	100.00	40.00
Mortgage-backed securities	470,000	594,000	764,000	589,000	397,000	-20.88	76.03
All other securities	100,000	96,000	94,000	111,000	144,000	4.17	-29.08
Cash dividends declared.....	381,000	289,000	273,000	242,000	184,000	31.83	252.78
Common	324,000	289,000	273,000	242,000	184,000	12.11	315.38
Preferred.....	57,000	0	0	0	0		90.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	4.01	2.85	93	4.11	3.27	91	4.73	4	88	4.47	3.87	86	4.02	3.47	84
Less: Interest expense	1.06	0.23	97	1.79	0.48	97	2.36	0.98	95	2.12	0.79	96	1.75	0.55	95
Equals: Net interest income (tax equivalent)	2.95	2.60	75	2.32	2.77	20	2.37	3.01	22	2.35	3.08	19	2.27	2.92	20
Plus: Non-interest income	1.97	1.04	88	1.73	1.21	80	1.64	1.32	71	1.71	1.31	73	2.05	1.35	79
Equals: adjusted operating income (tax equivalent)	4.92	3.70	90	4.05	4.04	57	4.01	4.41	32	4.06	4.46	28	4.32	4.33	51
Less: Overhead expense	2.86	2.17	86	2.71	2.57	68	2.49	2.69	42	2.55	2.71	43	2.75	2.72	53
Less: Provision for credit losses	0.14	-0.09	95	0.79	0.51	83	0.56	0.15	92	0.53	0.14	94	0.70	0.16	92
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0.06	0.01	94	0.09	0.02	94	0.04	0.01	91	0.01	0	84	0.06	0.01	93
Plus: other tax equivalent adjustments	0	0	89	0	0	89	0	0	42	0.04	0	96	0	0	47
Equals: Pretax net operating income (tax equivalent)	2.14	1.66	81	0.78	1.04	27	1.10	1.56	14	0.98	1.57	9	0.93	1.43	16
Less: Applicable income taxes (tax equivalent)	0.44	0.38	74	0.18	0.23	34	0.14	0.36	4	0.25	0.33	20	0.36	0.55	22
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.70	1.26	85	0.60	0.81	27	0.96	1.19	20	0.74	1.24	9	0.57	0.89	23
Plus: Net extraordinary items	0	0	1	0	0	3	0	0	1	0	0	51	0	0	94
Equals: Net income	1.70	1.26	86	0.60	0.82	27	0.95	1.19	20	0.74	1.24	9	0.57	0.90	23
Memo: Net income (last four quarters)	1.70	1.26	86	0.60	0.82	27	0.95	1.19	20	0.74	1.24	9	0.57	0.91	23
Net income—BHC and noncontrolling (minority) interest	1.70	1.27	86	0.60	0.83	27	0.95	1.20	20	0.74	1.25	8	0.57	0.91	21
Margin Analysis															
Average earning assets / Average assets	96.44	93.08	84	97.06	92.32	94	96.65	91.05	94	96.30	91.48	91	95.52	91.61	88
Average interest-bearing funds / Average assets	87.65	61.99	99	89.34	64.06	99	89.22	65.57	98	89.40	65.56	99	89.40	65.75	99
Interest income (tax equivalent) / Average earning assets	4.16	3.06	92	4.23	3.55	87	4.90	4.41	80	4.64	4.24	75	4.21	3.80	76
Interest expense / Average earning assets	1.10	0.25	98	1.84	0.52	97	2.44	1.08	95	2.20	0.86	96	1.83	0.60	95
Net interest income (tax equivalent) / Average earning assets	3.06	2.80	64	2.39	3.01	19	2.45	3.33	19	2.44	3.38	17	2.38	3.19	18
Yield or Cost															
Total loans and leases (tax equivalent)	5.75	4.01	93	5.51	4.27	91	5.79	5.09	84	5.44	4.95	79	4.97	4.52	77
Interest-bearing bank balances	0.13	0.14	32	0.21	0.27	37	2.06	2.04	46	1.87	1.64	73	1.13	1.05	66
Federal funds sold and reverse repos		0.25			0.68			2.44			2.17			1.41	
Trading assets		0.45		0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17
Total earning assets	4.16	3.04	93	4.23	3.51	89	4.89	4.36	82	4.64	4.20	76	4.20	3.73	77
Investment securities (tax equivalent)	1.68	1.77	46	2.21	2.25	45	2.86	2.76	60	2.72	2.68	55	2.44	2.47	46
US Treasury and agency securities (excluding mortgage-backed securities)	0.70	1.14	23	0.86	1.75	14	1.65	2.32	13	1.80	2.05	34	1.34	1.62	31
Mortgage-backed securities	1.62	1.57	56	2.28	2.05	70	2.90	2.61	85	2.72	2.50	78	2.22	2.23	54
All other securities	2.80	2.81	56	3.12	3.24	51	3.56	4.06	40	3.55	4.20	41	3.69	3.66	55
Interest-bearing deposits	0.75	0.21	95	1.51	0.53	96	2.20	1.10	96	1.75	0.81	96	1.24	0.49	95
Time deposits of \$250K or more	1.06	0.66	86	1.67	1.42	74	1.98	1.96	46	1.43	1.44	46			
Time deposits < \$250K	1.36	0.62	94	2.26	1.36	97	2.59	1.82	94	1.99	1.29	93			
Other domestic deposits	0.48	0.15	96	0.99	0.36	96	1.93	0.93	94	1.59	0.67	94			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0	0.17	9	0.74	0.62	72	2.54	1.86	80	2.05	1.51	73	1.21	0.94	70
Other borrowed funds and trading liabilities	4.62	1.27	97	3.59	1.50	96	3.50	2.38	92	3.09	2.28	86	2.69	1.77	86
All interest-bearing funds	1.21	0.37	97	2	0.74	96	2.65	1.49	89	2.37	1.19	93	1.96	0.82	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
Non-interest Income and Expenses	3,551,000	3,146,000		2,945,000		2,933,000		3,343,000							
Total non-interest income	3,551,000	3,146,000		2,945,000		2,933,000		3,343,000							
Fiduciary activities income	0	0		0		0		0							
Service charges on deposit accounts - domestic	7,000	8,000		10,000		8,000		10,000							
Trading revenue.....	0	0		0		3,000		0							
Investment banking fees and commissions.....	24,000	21,000		23,000		30,000		30,000							
Insurance activities revenue.....	203,000	1,111,000		1,096,000		1,030,000		980,000							
Venture capital revenue.....	39,000	126,000		36,000		24,000		-3,000							
Net servicing fees	8,000	11,000		20,000		27,000		51,000							
Net securitization income	1,000	0		1,000		2,000		6,000							
Net gains (losses) on sales of loans, OREO, other assets.....	431,000	236,000		93,000		112,000		188,000							
Other non-interest income.....	2,838,000	1,633,000		1,666,000		1,697,000		2,081,000							
Total overhead expenses	5,154,000	4,913,000		4,482,000		4,380,000		4,485,000							
Personnel expense.....	1,645,000	1,378,000		1,224,000		1,157,000		1,097,000							
Net occupancy expense.....	105,000	94,000		94,000		81,000		82,000							
Goodwill impairment losses	0	50,000		0		0		0							
Amortization expenses and impairment loss (other intangible assets).....	20,000	18,000		13,000		11,000		12,000							
Other operating expenses.....	3,384,000	3,373,000		3,151,000		3,131,000		3,294,000							
Fee income on mutual funds and annuities.....	0	0		0		0		0							
Memoranda	0	0		0		0		0							
Assets under management in proprietary mutual funds and annuities.....	10,355	9,525		8,723		8,203		7,893							
Average personnel expense per employee.....	158.86	144.67		140.32		141.05		138.98							
Average assets per employee.....	17,397.59	19,065.93		20,601.23		20,946.39		20,669.23							
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	2.72	10	0	3.08	7	0	2.85	9
Overhead expenses / Net Interest Income + non-interest income	58.16	59.28	40	66.75	62.28	71	62.22	61.29	58	62.84	60.88	62	63.73	63.61	50
Percent of Average Assets															
Total overhead expense	2.86	2.17	86	2.71	2.57	68	2.49	2.69	42	2.55	2.71	43	2.75	2.72	53
Personnel expense.....	0.91	1.21	18	0.76	1.30	8	0.68	1.41	3	0.67	1.44	3	0.67	1.42	1
Net occupancy expense.....	0.06	0.23	3	0.05	0.26	1	0.05	0.28	1	0.05	0.28	1	0.05	0.29	1
Other operating expenses.....	1.89	0.72	96	1.89	0.94	88	1.76	0.97	86	1.83	0.97	89	2.03	1	91
Overhead less non-interest income	0.89	1.10	29	0.97	1.25	28	0.86	1.32	19	0.84	1.38	15	0.70	1.34	13
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.13	58.83	41	66.72	61.82	74	62.19	60.64	62	62.79	60.37	63	63.65	62.73	56
Personnel expense.....	18.55	32.93	5	18.71	32.36	4	16.98	32.39	3	16.59	32.51	3	15.57	32.93	3
Net occupancy expense.....	1.18	6.23	3	1.28	6.58	1	1.30	6.52	3	1.16	6.48	2	1.16	6.70	1
Other operating expenses.....	38.39	19.18	96	46.73	22.28	91	43.90	21.20	94	45.04	20.90	95	46.92	22.41	96
Total non-interest income	40.05	27.67	80	42.72	28.83	80	40.86	29.23	76	42.04	28.50	81	47.45	31.08	83
Fiduciary activities income	0	2.20	13	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12
Service charges on domestic deposit accounts	0.08	3.27	6	0.11	3.27	7	0.14	3.88	9	0.11	4.15	9	0.14	4.28	10
Trading revenue.....	0	0.62	27	0	1.28	25	0	1.18	22	0.04	0.85	49	0	0.90	28
Investment banking fees and commissions.....	0.27	2.58	22	0.29	2.46	21	0.32	3.54	21	0.43	3.42	23	0.43	3.62	20
Insurance activities revenue.....	2.29	0.36	93	15.09	0.41	98	15.21	0.47	98	14.76	0.47	97	13.91	0.55	97
Venture capital revenue.....	0.44	0.04	91	1.71	0.01	98	0.50	0.02	92	0.34	0.02	92	-0.04	0.01	2
Net servicing fees	0.09	0.60	35	0.15	0.01	70	0.28	0.28	66	0.39	0.65	54	0.72	0.60	67
Net securitization income	0.01	0.01	89	0	0	45	0.01	0.01	89	0.03	0.01	89	0.09	0.01	92
Net gain (loss) - sales of loans, OREO, and other assets	4.86	3.30	75	3.20	3.92	56	1.29	1.86	47	1.61	1.61	61	2.67	1.67	72
Other non-interest income.....	32.01	9.27	96	22.18	9.65	90	23.12	10.04	90	24.33	9.86	93	29.53	10.77	95
Overhead less non-interest income	18.08	30.52	17	24	31.93	27	21.33	31.06	20	20.74	31.46	18	16.21	31.19	13
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.46	21.18	38	23.10	18.63	79	12.48	20.56	4	21.26	19.04	70	38.35	32.99	62
Applicable income tax + TE / Pretax net operating income + TE	20.62	22.67	20	23.52	21.18	68	12.68	23.23	3	25.22	21.56	80	38.88	37.95	52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	23,004,000	20,114,000	22,112,000	21,298,000	17,691,000	14.37	57.09
Commercial and industrial loans	24,711,000	30,815,000	40,412,000	45,616,000	43,949,000	-19.81	-44.82
Loans to individuals	71,595,000	65,876,000	64,409,000	62,631,000	60,773,000	8.68	21.12
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	3,507,000	2,135,000	1,456,000	695,000	588,000	64.26	761.67
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	122,817,000	118,940,000	128,389,000	130,240,000	123,001,000	3.26	3.26
Less: Allowance for loan and lease losses	3,267,000	3,283,000	1,263,000	1,242,000	1,276,000	-0.49	185.58
Net loans and leases	119,550,000	115,657,000	127,126,000	128,998,000	121,725,000	3.37	1.49
Debt securities that reprice or mature in over 1 year	34,361,000	30,843,000	31,589,000	26,605,000	23,209,000	11.41	89.61
Mutual funds and equity securities	1,131,000	1,096,000	690,000	802,000	528,000	3.19	61.11
Subtotal	155,042,000	147,596,000	159,405,000	156,405,000	145,462,000	5.04	13.48
Interest-bearing bank balances	4,520,000	14,872,000	2,863,000	3,693,000	3,398,000	-69.61	10.35
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	407,000	240,000	263,000	1,066,000	993,000	69.58	-66.96
Trading assets	0	0	2,000	2,000	1,000		
Total earning assets	159,969,000	162,708,000	162,533,000	161,166,000	149,854,000	-1.68	12.69
Non-interest-bearing cash and due from depository institutions	502,000	724,000	619,000	810,000	844,000	-30.66	-67.55
Premises, fixed assets, and leases	983,000	530,000	736,000	478,000	363,000	85.47	252.33
Other real estate owned	1,000	2,000	9,000	11,000	10,000	-50.00	-92.31
Investment in unconsolidated subsidiaries	473,000	322,000	361,000	265,000	223,000	46.89	126.32
Intangible and other assets	20,186,000	17,879,000	16,386,000	16,139,000	15,854,000	12.90	2.32
Total assets	182,114,000	182,165,000	180,644,000	178,869,000	167,148,000	-0.03	11.23
Quarterly average assets	179,757,000	182,873,000	179,763,000	176,388,000	164,526,000	-1.70	12.51
Average loans and leases (YTD)	114,904,250	121,409,000	129,031,250	125,202,750	119,039,750	-5.36	1.29
Memoranda							
Loans held-for-sale	549,000	406,000	158,000	314,000	108,000	35.22	
Loans not held-for-sale	122,268,000	118,534,000	128,231,000	129,926,000	122,893,000	3.15	2.79
Real estate loans secured by 1–4 family	18,092,000	15,218,000	17,353,000	16,729,000	13,788,000	18.89	63.82
Commercial real estate loans	4,912,000	4,896,000	4,759,000	4,569,000	3,903,000	0.33	36.44
Construction and land development	201,000	255,000	178,000	189,000	295,000	-21.18	-32.55
Multifamily	68,000	72,000	39,000	37,000	23,000	-5.56	
Nonfarm nonresidential	4,643,000	4,569,000	4,542,000	4,343,000	3,585,000	1.62	40.61
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	35,899,000	32,179,000	32,542,000	28,473,000	24,730,000	11.56	78.99
U.S. Treasury securities	2,166,000	802,000	2,047,000	1,856,000	1,777,000	170.07	19.93
US agency securities (excluding mortgage-backed securities)	0	1,000	2,000	2,000	2,000	-100.00	-100.00
Municipal securities	864,000	1,095,000	641,000	802,000	854,000	-21.10	10.49
Mortgage-backed securities	29,160,000	26,670,000	27,225,000	22,860,000	19,188,000	9.34	111.87
Asset-backed securities	534,000	425,000	389,000	765,000	970,000	25.65	-61.75
Other debt securities	2,044,000	2,090,000	1,548,000	1,386,000	1,411,000	-2.20	27.43
Mutual funds and equity securities	1,131,000	1,096,000	690,000	802,000	528,000	3.19	61.11
Available-for-sale securities	33,598,000	29,830,000	30,284,000	25,309,000	22,831,000	12.63	74.83
U.S. Treasury securities	2,166,000	802,000	2,047,000	1,856,000	1,777,000	170.07	19.93
US agency securities (excluding mortgage-backed securities)	0	1,000	2,000	2,000	2,000	-100.00	-100.00
Municipal securities	864,000	1,095,000	641,000	802,000	854,000	-21.10	10.49
Mortgage-backed securities	27,990,000	25,417,000	25,678,000	20,541,000	17,325,000	10.12	116.57
Asset-backed securities	534,000	425,000	368,000	722,000	934,000	25.65	-61.75
Other debt securities	2,044,000	2,090,000	1,548,000	1,386,000	1,411,000	-2.20	27.43
Mutual funds and equity securities	0	0	0	0	528,000		-100.00
Held-to-maturity securities appreciation (depreciation)	34,000	78,000	32,000	-55,000	-34,000	-56.41	
Available-for-sale securities appreciation (depreciation)	-63,000	894,000	317,000	-578,000	-232,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	203,000	145,000	2,785,000	10,403,000	8,426,000	40.00	-95.92

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	150,000	128,000	119,000	142,000	108,000	17.19	78.57
NOW, ATS and transaction accounts	4,526,000	3,378,000	2,291,000	1,950,000	1,802,000	33.98	192.94
Time deposits less brokered deposits < \$250K	27,072,000	32,026,000	33,063,000	26,948,000	23,334,000	-15.47	
MMDA and other savings accounts	97,929,000	80,320,000	60,195,000	54,100,000	47,465,000	21.92	115.56
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	129,677,000	115,852,000	95,668,000	83,140,000	72,709,000	11.93	137.45
Time deposits of \$250K or more	7,213,000	8,633,000	8,184,000	6,123,000	5,324,000	-16.45	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	685,000	892,000	-100.00	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	5,106,000	5,653,000	12,199,000	14,932,000	21,502,000	-9.68	-80.77
Other borrowings w/remaining maturity over 1 year	10,885,000	14,875,000	23,751,000	34,960,000	29,226,000	-26.82	-69.43
Brokered deposits < \$250K	4,668,000	12,551,000	16,899,000	16,914,000	15,211,000	-62.81	
Noncore funding	27,872,000	41,712,000	61,033,000	73,614,000	72,155,000	-33.18	-67.99
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	1,038,000	3,614,000	3,608,000	3,603,000	4,019,000	-71.28	-73.81
Other liabilities	6,477,000	6,284,000	5,919,000	5,244,000	4,771,000	3.07	36.21
Total liabilities	165,064,000	167,462,000	166,228,000	165,601,000	153,654,000	-1.43	9.74
Equity Capital							
Perpetual preferred stock (including surplus)	2,324,000	0	0	0	0		
Common stock	5,000	5,000	5,000	5,000	5,000	0.00	0.00
Common surplus	21,666,000	21,539,000	21,433,000	21,340,000	21,240,000	0.59	2.39
Retained earnings	-1,599,000	-4,278,000	-4,057,000	-5,489,000	-6,406,000		
Accumulated other comprehensive income	-158,000	631,000	123,000	-539,000	-235,000		
Other equity capital components	-5,188,000	-3,194,000	-3,088,000	-2,049,000	-1,110,000		
Total holding company equity capital	17,050,000	14,703,000	14,416,000	13,268,000	13,494,000	15.96	28.03
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	17,050,000	14,703,000	14,416,000	13,268,000	13,494,000	15.96	28.03
Total liabilities and capital	182,114,000	182,165,000	180,644,000	178,869,000	167,148,000	-0.03	11.23
Memoranda							
Non-interest-bearing deposits	150,000	128,000	119,000	142,000	108,000	17.19	78.57
Interest-bearing deposits	141,408,000	136,908,000	120,632,000	106,035,000	93,136,000	3.29	79.52
Total deposits	141,558,000	137,036,000	120,751,000	106,177,000	93,244,000	3.30	79.52
Long-term debt that reprices within 1 year	118,000	84,000	785,000	7,651,000	9,776,000	40.48	-99.23
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	14,703,000	14,416,000	13,268,000	13,494,000	13,317,000		
Accounting restatements	0	-1,017,000	-2,000	-119,000	0		
Net income	3,060,000	1,085,000	1,715,000	1,263,000	929,000		
Net sale of new perpetual preferred stock	2,324,000	0	0	0	0		
Net sale of new common stock	127,000	106,000	93,000	100,000	79,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	1,994,000	106,000	1,039,000	939,000	753,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	381,000	289,000	273,000	242,000	184,000		
Change in other comprehensive income	-789,000	508,000	654,000	-289,000	106,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	17,050,000	14,703,000	14,416,000	13,268,000	13,494,000		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	12.63	36.25	12	11.04	36.22	12	12.24	37.78	15	11.91	37.19	15	10.58	35.54	14
Commercial and industrial loans	13.57	10.76	68	16.92	13.52	66	22.37	12.02	88	25.50	12.85	90	26.29	12.62	92
Loans to individuals	39.31	3.36	96	36.16	3.40	96	35.66	4.20	96	35.02	4.31	96	36.36	4.47	96
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans.....	0	0.18	12	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13
Other loans and leases.....	1.93	4.47	29	1.17	4.63	20	0.81	5.01	10	0.39	5	4	0.35	5.10	7
Net loans and leases.....	65.65	58.67	69	63.49	61.58	44	70.37	63.77	61	72.12	63.98	68	72.82	62.73	73
Debt securities over 1 year.....	18.87	19.46	51	16.93	15.55	57	17.49	14.60	64	14.87	14.63	53	13.89	14.83	45
Mutual funds and equity securities	0.62	0.06	97	0.60	0.05	98	0.38	0.06	96	0.45	0.06	95	0.32	0.06	93
Subtotal	85.13	79.22	70	81.02	78.16	52	88.24	79.65	82	87.44	79.97	77	87.03	79.31	74
Interest-bearing bank balances	2.48	8.50	14	8.16	7.51	56	1.58	3.06	40	2.06	3.04	48	2.03	3.46	44
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	0.22	1.56	16	0.13	1.68	12	0.15	1.91	9	0.60	1.96	31	0.59	1.86	33
Trading assets	0	0.49	19	0	1.01	17	0	1.19	31	0	1.33	33	0	1.34	31
Total earning assets.....	87.84	91.77	8	89.32	91.05	25	89.97	89.53	55	90.10	89.74	52	89.65	89.84	45
Non-interest cash and due from depository institutions.....	0.28	0.82	7	0.40	1.07	5	0.34	1.14	6	0.45	1.21	9	0.50	1.22	6
Other real estate owned.....	0	0.01	22	0	0.02	18	0	0.03	26	0.01	0.04	21	0.01	0.05	19
All other assets.....	11.88	7.35	92	10.28	7.82	83	9.68	9.27	57	9.44	8.98	55	9.84	8.86	63
Memoranda															
Short-term investments	2.71	11.47	8	8.30	11.17	44	1.73	7.63	17	2.66	7.80	38	2.63	8.69	31
U.S. Treasury securities.....	1.19	1.47	66	0.44	0.84	65	1.13	1.03	67	1.04	1.04	62	1.06	1.02	66
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	24	0	0.54	27	0	0.69	23	0	0.75	25
Municipal securities	0.47	1.73	40	0.60	1.69	44	0.35	1.34	36	0.45	1.62	35	0.51	1.60	38
Mortgage-backed securities	16.01	14.14	62	14.64	11.75	67	15.07	11.44	73	12.78	11.13	60	11.48	11.06	55
Asset-backed securities	0.29	0.50	65	0.23	0.32	69	0.22	0.28	69	0.43	0.33	75	0.58	0.30	77
Other debt securities	1.12	0.53	77	1.15	0.42	80	0.86	0.39	78	0.77	0.41	78	0.84	0.38	80
Loans held-for-sale.....	0.30	0.55	60	0.22	0.52	39	0.09	0.39	34	0.18	0.30	53	0.06	0.33	32
Loans held for investment	67.14	58.06	74	65.07	61.72	52	70.99	63.50	65	72.64	63.93	70	73.52	62.63	76
Real estate loans secured by 1–4 family	9.93	11.46	44	8.35	11.91	34	9.61	13.29	36	9.35	13.46	31	8.25	13.44	31
Revolving	0.13	1.42	17	0.17	1.66	19	0.22	2.07	19	0.31	2.27	18	0.54	2.40	25
Closed-end, secured by first liens	9.77	9.67	57	8.13	9.81	42	9.30	10.69	42	8.93	10.57	42	7.56	10.35	38
Closed-end, secured by junior liens	0.03	0.17	22	0.05	0.22	25	0.08	0.28	33	0.11	0.31	31	0.14	0.34	36
Commercial real estate loans	2.70	22.69	9	2.69	22.22	11	2.63	22.23	12	2.55	21.58	13	2.34	19.88	14
Construction and land development.....	0.11	3.34	5	0.14	3.40	7	0.10	3.44	9	0.11	3.51	9	0.18	3.25	13
Multifamily.....	0.04	3.57	3	0.04	3.12	6	0.02	3.01	7	0.02	2.72	7	0.01	2.54	8
Nonfarm nonresidential	2.55	14.57	11	2.51	14.72	13	2.51	14.69	15	2.43	14.44	15	2.14	13.30	15
Real estate loans secured by farmland.....	0	0.30	8	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	18.73	61.05	6	16.91	57.15	7	17.22	57.46	7	16.35	56.49	8	14.38	54.84	8
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	18.73	61.05	6	16.91	57.15	7	17.22	57.46	7	16.35	56.49	8	14.38	54.84	8
Real estate loans secured by 1–4 family.....	14.73	19.86	32	12.79	19.43	27	13.52	20.75	28	12.84	21.10	24	11.21	21.45	22
Revolving	0.20	2.43	16	0.26	2.64	18	0.31	3.15	19	0.43	3.50	17	0.73	3.77	23
Closed-end.....	14.53	17.24	39	12.53	16.59	33	13.21	17.39	34	12.42	17.39	31	10.48	17.41	25
Commercial real estate loans	4	37.86	4	4.12	34.63	6	3.71	33.52	7	3.51	32.14	8	3.17	29.99	11
Construction and land development.....	0.16	5.65	5	0.21	5.26	9	0.14	5.09	9	0.15	5.20	8	0.24	4.90	11
1–4 family.....	0	1.18	3	0	0.93	5	0	0.94	7	0	1.02	6	0	0.89	7
Other.....	0.16	4.40	6	0.21	4.19	9	0.14	4.02	10	0.15	4.05	9	0.24	3.90	11
Multifamily.....	0.06	5.78	3	0.06	4.96	6	0.03	4.69	7	0.03	4.10	7	0.02	3.84	7
Nonfarm nonresidential	3.78	24.56	7	3.84	22.93	6	3.54	22.15	7	3.33	21.40	10	2.91	20.03	11
Owner-occupied.....	2.95	8.29	21	3.11	7.68	22	2.93	7.72	23	2.93	8.03	24	2.81	7.58	23
Other.....	0.83	15.94	3	0.73	14.95	5	0.61	14.34	7	0.41	13.38	7	0.10	12.45	7
Real estate loans secured by farmland.....	0	0.54	8	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	20.12	18.86	60	25.91	22.17	66	31.48	19.53	84	35.02	20.32	85	35.73	20.53	84
Loans to individuals	58.29	6.24	96	55.39	6.13	96	50.17	7.13	96	48.09	7.36	95	49.41	7.61	95
Credit card loans	0.78	0.53	78	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Agricultural loans.....	0	0.34	12	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13
Other loans and leases.....	2.86	8.75	25	1.80	9.09	20	1.13	9.85	11	0.53	9.66	4	0.48	10.32	6
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	118.05	391.81	10	103.77	381.27	10	126.11	391.26	13	124.75	379.80	13	104.66	366.85	12
Real estate loans secured by 1–4 family.....	92.84	126.06	34	78.51	125.03	31	98.97	138.18	37	97.99	137.84	35	81.57	138.55	31
Revolving	1.25	15.44	15	1.60	17.42	17	2.26	21.26	20	3.26	23.33	18	5.34	25.05	25
Closed-end.....	91.59	108.85	44	76.91	106.14	37	96.71	115.20	43	94.72	112.79	42	76.23	111.69	36
Commercial real estate loans	25.21	245.88	7	25.26	234.65	9	27.14	229.44	12	26.76	219.72	12	23.09	204.45	13
Construction and land development.....	1.03	35.95	4	1.32	35.62	7	1.02	34.95	8	1.11	35.36	8	1.75	32.91	10
1–4 family.....	0	7.42	3	0	6.34	5	0	6.61	6	0	7.04	5	0	6.16	6
Other.....	1.03	28.11	5	1.32	28.16	7	1.02	27.32	8	1.11	27.26	9	1.75	26.01	10
Multifamily.....	0.35	38.66	3	0.37	32.74	5	0.22	31.04	6	0.22	27.85	7	0.14	25.95	6
Nonfarm nonresidential	23.83	158.05	10	23.57	155.06	11	25.90	152.10	14	25.44	147.22	14	21.21	137.03	14
Owner-occupied.....	18.62	52.99	20	19.08	52.37	24	21.44	53.07	26	22.34	54.89	27	20.47	51.62	28
Other.....	5.21	102.54	3	4.49	100.54	5	4.46	97.41	6	3.10	91.80	6	0.74	84.09	7
Real estate loans secured by farmland.....	0	3.22	8	0	3.44	8	0	3.60	8	0	4.02	9	0	3.31	10
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	126.81	114.45	61	158.97	139.91	59	230.48	122.02	87	267.18	128.82	94	259.99	126.55	93
Loans to individuals	367.40	34.55	96	339.85	37.47	97	367.34	43.51	97	366.84	42.67	96	359.52	44.83	96
Credit card loans	4.89	2.77	79	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans.....	0	1.86	12	0	1.88	11	0	2.18	11	0	2.72	12	0	1.88	13
Other loans and leases.....	18	51.06	26	11.01	49.54	19	8.30	52.44	12	4.07	51.79	4	3.48	52.78	6
Supplemental															
Non-owner occupied CRE loans / Gross loans	1.05	30.07	3	1.02	27.32	5	0.79	26.45	6	0.59	24.79	5	0.37	23.09	6
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	6.61	195.33	3	6.25	183.76	5	5.76	178.57	5	4.49	167.93	5	2.72	156.17	7
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	25.23	252.85	6	25.33	240.85	9	27.20	236.10	12	26.83	225.98	12	23.18	210.40	12

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.71	11.47	8	8.30	11.17	44	1.73	7.63	17	2.66	7.80	38	2.63	8.69	31
Liquid assets	17.53	29.03	23	22.19	26.22	41	16.53	22.44	40	14.84	22.72	31	13.59	24.04	21
Investment securities	19.71	21.63	47	17.66	17.85	51	18.01	16.99	58	15.92	17.27	47	14.80	17.35	41
Net loans and leases	65.65	58.67	69	63.49	61.58	44	70.37	63.77	61	72.12	63.98	68	72.82	62.73	73
Net loans, leases and standby letters of credit	65.76	59.49	65	63.61	62.48	44	70.48	64.84	56	72.20	65.07	67	72.91	63.89	72
Core deposits	71.21	75.71	23	63.60	70.67	21	52.96	63.09	23	46.48	62.13	19	43.50	61.26	17
Noncore funding	15.30	10.30	77	22.90	14.13	79	33.79	19.36	81	41.16	21.34	85	43.17	22.32	87
Time deposits of \$250K or more	3.96	1.58	90	4.74	2.11	89	4.53	2.94	78	3.42	2.89	66	3.19	2.57	67
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0	1.23	11	0	1.47	10	0	1.94	9	0.38	1.97	31	0.53	2.23	32
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.54	31	0	0.54	30	0	0.48	28	0.38	0.54	43	0.53	0.73	47
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	2.80	1	86	3.10	1.24	82	6.75	3.01	88	8.35	3.67	88	12.86	3.96	93
Earning assets that reprice within 1 year	16	37.37	6	23.75	39.38	16	22.66	39.29	10	26.40	40.29	14	27.63	41.61	15
Interest-bearing liabilities that reprice within 1 year	17.55	6.39	90	22.96	8.20	89	22.93	10.19	89	17.62	10.01	84	17.21	8.46	88
Long-term debt that reprices within 1 year	0.06	0.26	65	0.05	0.47	55	0.43	0.96	61	4.28	1.34	84	5.85	1.58	87
Net assets that reprice within 1 year	-1.61	29.65	3	0.74	29.11	4	-0.70	26.63	6	4.50	27.38	7	4.57	29.77	5
Other Liquidity and Funding Ratios															
Net noncore funding dependence	14.80	-2.33	90	18.02	3.20	86	36.32	14.45	90	44.02	16.62	94	46.58	17.03	94
Net short-term noncore funding dependence	6.31	-7.71	92	2.52	-4.76	76	13.61	3.38	81	14.35	4.66	78	19.49	4.83	88
Short-term investment / Short-term noncore funding	33.49	273.46	7	80.25	184.19	25	12.59	77.77	13	17.49	66.46	24	13.41	74.86	12
Liquid assets - short-term noncore funding / Nonliquid assets	11.46	36.68	20	15.24	28.18	35	3.34	16.97	27	-0.44	16.04	22	-6.95	18.16	11
Net loans and leases / Total deposits	84.45	72.79	77	84.40	79.43	67	105.28	90.31	87	121.49	90.08	91	130.54	90.14	90
Net loans and leases / Core deposits	92.19	78.25	77	99.83	88.34	77	132.88	103.93	85	155.16	105	91	167.41	105.65	90
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.20	0.12	59	0.45	1.57	34	0.20	0.72	38	-0.35	-0.82	53	-0.22	-0.31	43
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.36	-0.25	44	5.17	4.31	68	1.95	1.36	71	-3.65	-1.98	11	-1.48	-0.77	35
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	3.26	14.28	44	3.89	11.38	51	4.82	12.67	49	8.30	16.19	43	7.68	15.76	44
Available-for-sale securities	93.59	83.77	56	92.70	87.23	46	93.06	85.40	48	88.89	81.88	55	92.32	84.24	55
U.S. Treasury securities	6.03	6.70	64	2.49	4.72	66	6.29	6.15	68	6.52	6.99	62	7.19	6.96	62
US agency securities (excluding mortgage-backed securities)	0	4.12	11	0	4.01	23	0.01	3.49	27	0.01	4.02	22	0.01	4.42	24
Municipal securities	2.41	8.22	41	3.40	9.83	42	1.97	7.75	36	2.82	9.16	38	3.45	9.31	41
Mortgage-backed securities	81.23	66.54	70	82.88	66.64	71	83.66	67.43	73	80.29	65.45	71	77.59	65.34	70
Asset-backed securities	1.49	2.50	64	1.32	1.91	69	1.20	1.66	69	2.69	2.05	76	3.92	1.74	81
Other debt securities	5.69	3.08	78	6.49	3.01	82	4.76	2.94	76	4.87	2.79	75	5.71	2.57	80
Mutual funds and equity securities	3.15	0.29	96	3.41	0.35	98	2.12	0.40	94	2.82	0.42	94	2.14	0.51	91
Debt securities 1 year or less	1.13	7.78	16	0.75	10.55	9	0.81	11.86	5	3.74	11.91	25	4.02	11.79	28
Debt securities 1 to 5 years	5.46	18.25	22	5.85	17.03	30	8.23	17.94	39	8.46	19.18	36	7.69	18.80	33
Debt securities over 5 years	90.25	71.11	84	89.99	69.86	78	88.84	66.02	79	84.98	64.73	77	86.16	64.73	75
Pledged securities	0.57	32.26	3	0.45	35.67	3	8.56	30.57	18	36.54	33.30	56	34.07	34.58	52
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-67.40	27.98	0	383.43	183.32	82	-34.31	26.69	8	8.38	6.77	55	-17.59	19.19	20
Investment securities	11.56	31.36	29	-1.12	23.62	15	14.29	11.75	68	15.14	9.42	71	23.30	8.45	82
Core deposits	11.93	16.94	38	21.10	26.88	33	15.07	11.23	70	14.35	7.29	81	33.14	12.19	85
Noncore funding	-33.18	-14.79	26	-31.66	-12.18	29	-17.09	6.59	18	2.02	10.67	35	-17.14	5.59	22

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	35,520,000	28,058,000	19,311,000	17,776,000	18,950,000
Commit: Secured commercial real estate loans	155,000	220,000	169,000	100,000	155,000
Commit: Unsecured real estate loans	0	9,000	8,000	12,000	10,000
Credit card lines (reported semiannually, June/Dec)	1,463,000	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	203,000	217,000	183,000	139,000	137,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	223,000	391,000	81,000	11,000	23,000
Written options contracts (interest rate)	580,000	587,000	522,000	6,793,000	8,327,000
Purchased options contracts (interest rate)	0	0	14,516,000	6,742,000	8,237,000
Interest rate swaps	17,039,000	12,385,000	17,101,000	24,203,000	6,915,000
Futures and forward foreign exchange	325,000	323,000	269,000	317,000	260,000
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	2,000	2,000	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	19.50	22.78	47	15.40	22.01	27	10.69	23.52	11	9.94	24.05	7	11.34	24.03	14
Standby letters of credit	0.11	0.65	8	0.12	0.71	10	0.10	0.84	9	0.08	0.92	9	0.08	0.96	11
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	9.98	46.30	38	7.51	48.62	20	17.99	68.47	44	21.28	65.81	55	14.22	75.35	44
Interest rate contracts	9.80	32.46	39	7.34	34.36	23	17.84	47.31	46	21.10	43.84	57	14.06	53.66	45
Interest rate futures and forward contracts	0.12	3.25	40	0.21	6.21	34	0.04	10.67	27	0.01	11.40	27	0.01	13.82	27
Written options contracts (interest rate)	0.32	1.41	47	0.32	2.18	32	0.29	2.47	41	3.80	2.16	85	4.98	2.60	84
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	8.04	2.65	85	3.77	2.32	81	4.93	2.37	85
Interest rate swaps	9.36	20.49	45	6.80	20.83	29	9.47	28.86	32	13.53	26.74	47	4.14	25.60	23
Foreign exchange contracts	0.18	6.30	67	0.18	6.01	63	0.15	10.12	57	0.18	10.92	54	0.16	9.40	52
Futures and forward foreign exchange contracts	0.18	3.78	69	0.18	3.47	66	0.15	5.23	60	0.18	5.22	57	0.16	4.53	55
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	70	0	1.86	65	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	78	0	0.52	72	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	30.91	44.98	39	23.11	42.82	22	14.97	45.53	7	14.20	44.93	6	15.92	46.60	11

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	18,169,000	13,688,000	32,489,000	38,066,000	23,762,000
Interest rate contracts	17,842,000	13,363,000	32,220,000	37,749,000	23,502,000
Foreign exchange contracts.....	325,000	323,000	269,000	317,000	260,000
Equity, commodity, and other contracts	2,000	2,000	0	0	0
Derivatives Position					
Futures and forwards	548,000	714,000	350,000	328,000	283,000
Written options	582,000	589,000	522,000	6,793,000	8,327,000
Exchange-traded.....	2,000	2,000	0	0	0
Over-the-counter.....	580,000	587,000	522,000	6,793,000	8,327,000
Purchased options	0	0	14,516,000	6,742,000	8,237,000
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	14,516,000	6,742,000	8,237,000
Swaps	17,039,000	12,385,000	17,101,000	24,203,000	6,915,000
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	18,169,000	13,688,000	32,489,000	38,066,000	23,762,000
Interest rate contracts	17,842,000	13,363,000	32,220,000	37,749,000	23,502,000
Foreign exchange contracts.....	325,000	323,000	269,000	317,000	260,000
Equity, commodity, and other contracts	2,000	2,000	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	17,587,000	13,099,000	31,967,000	31,272,000	15,435,000
One year or less	4,806,000	5,834,000	1,201,000	8,114,000	1,464,000
Over 1 year to 5 years	11,956,000	4,805,000	28,316,000	22,207,000	12,806,000
Over 5 years	825,000	2,460,000	2,450,000	951,000	1,165,000
Gross negative fair value (absolute value)	6,000	5,000	5,000	37,000	41,000
Gross positive fair value.....	7,000	17,000	64,000	41,000	39,000
Held for trading.....	0	0	0	0	0
Non-traded.....	7,000	17,000	64,000	41,000	39,000
Current credit exposure on risk-based capital derivative contracts	3,000	2,000	62,000	40,000	38,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	98.20	94.17	34	97.63	94.10	37	99.17	93.44	45	99.17	92.91	52	98.91	92.20	53
Foreign exchange contracts	1.79	3.47	70	2.36	3.49	67	0.83	3.20	61	0.83	3.39	56	1.09	3.53	56
Equity, commodity, and other contracts	0.01	1.14	70	0.01	1.17	67	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	3.02	11.16	42	5.22	14.05	43	1.08	13.49	21	0.86	12.78	21	1.19	13.23	20
Written options	3.20	6.28	46	4.30	8.18	46	1.61	5.91	37	17.85	6.60	86	35.04	6.68	95
Exchange-traded	0.01	0.12	85	0.01	0.14	82	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	3.19	5.96	48	4.29	7.73	49	1.61	5.10	39	17.85	5.49	89	35.04	5.27	95
Purchased options	0	3.27	20	0	3.42	19	44.68	4.42	98	17.71	4.19	93	34.66	4.73	95
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0	2.87	21	0	2.86	21	44.68	3.35	98	17.71	3.20	94	34.66	3.32	97
Swaps	93.78	74.26	70	90.48	68.76	68	52.64	69.75	25	63.58	70.34	32	29.10	68.94	16
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Interest rate contracts	98.20	56.71	64	97.63	53.82	69	99.17	52.22	71	99.17	50.60	72	98.91	51.23	73
Foreign exchange contracts	1.79	0.40	88	2.36	0.46	88	0.83	0.34	83	0.83	0.57	82	1.09	0.60	82
Equity, commodity, and other contracts	0.01	0.09	81	0.01	0.10	80	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	96.80	92.53	43	95.70	91.48	49	98.39	93.86	56	82.15	94.47	18	64.96	95.63	9
One year or less	26.45	27.56	61	42.62	32.05	70	3.70	32.17	16	21.32	32.51	52	6.16	31.96	22
Over 1 year to 5 years	65.80	27.01	96	35.10	27.06	63	87.16	30.45	95	58.34	31.16	91	53.89	31.85	87
Over 5 years	4.54	29.89	17	17.97	29.56	40	7.54	28.09	25	2.50	28.71	17	4.90	29.43	18
Gross negative fair value (absolute value)	0.03	0.98	6	0.04	1.55	3	0.02	0.83	4	0.10	0.72	6	0.17	0.69	13
Gross positive fair value	0.04	1.34	4	0.12	2.23	3	0.20	1.19	5	0.11	0.85	3	0.16	0.71	8
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	10	0	0.07	6	0	0.06	9	0	0.06	22	0	0.06	19
Gross positive fair value (X)	0	0.05	6	0	0.09	5	0	0.07	20	0	0.06	16	0	0.06	19
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0	0.01	19	0	0.02	20	0	0.01	56	0	0.01	45	0	0.01	49
Current credit exposure (X)	0	0.04	13	0	0.06	13	0	0.05	25	0	0.04	26	0	0.04	25
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.46	13	0	0.85	13	0.04	0.73	24	0.03	0.53	24	0.03	0.53	24

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	3,283,000	1,263,000	1,242,000	1,276,000	1,144,000
Gross losses	981,000	1,326,000	1,492,000	1,440,000	1,392,000
Write-downs, transfers to loans held-for-sale	0	0	2,000	7,000	0
Recoveries	712,000	562,000	514,000	488,000	382,000
Net losses	269,000	764,000	978,000	952,000	1,010,000
Provision for loan and lease losses	241,000	1,439,000	998,000	918,000	1,148,000
Adjustments	12,000	1,345,000	1,000	0	-6,000
Ending balance	3,267,000	3,283,000	1,263,000	1,242,000	1,276,000
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.13	-0.09	96	0.79	0.51	83	0.56	0.15	92	0.53	0.14	94	0.70	0.16	92
Provision for loan and lease losses / Average loans and leases	0.21	-0.16	96	1.19	0.82	80	0.77	0.24	91	0.73	0.24	91	0.96	0.28	90
Provision for loan and lease losses / Net loan and lease losses	89.59	-105.48	75	188.35	487.86	15	102.04	130.58	32	96.43	134.68	30	113.66	143.18	44
Allowance for loan and lease losses / Total loans and leases not held for sale	2.67	1.23	95	2.77	1.58	90	0.98	0.83	69	0.96	0.90	58	1.04	0.98	58
Allowance for loan and lease losses / Total loans and leases	2.66	1.20	95	2.76	1.55	90	0.98	0.81	71	0.95	0.89	59	1.04	0.96	58
Allowance for loan and lease losses / Net loans and leases losses (X)	12.14	21.39	53	4.30	11.58	25	1.29	8.03	5	1.30	7.54	4	1.26	8.39	3
Allowance for loan and lease losses / Nonaccrual assets	227.51	364.13	38	215.70	299.17	44	121.91	218.72	34	113.74	214.03	28	161.11	178.03	57
ALLL / 90+ days past due + nonaccrual loans and leases	227.51	287.08	50	215.70	244.34	50	121.91	151.73	50	113.74	160.51	42	161.11	136.22	70
Gross loan and lease losses / Average loans and leases	0.85	0.19	94	1.09	0.34	92	1.16	0.28	92	1.15	0.30	91	1.17	0.33	90
Recoveries / Average loans and leases	0.62	0.08	96	0.46	0.07	95	0.40	0.08	94	0.39	0.09	94	0.32	0.09	93
Net losses / Average loans and leases	0.23	0.11	83	0.63	0.27	87	0.76	0.21	91	0.76	0.22	91	0.85	0.24	90
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	82	0.01	0	87	0	0	37
Recoveries / Prior year-end losses	53.70	34.67	77	37.67	33.98	65	35.69	36.22	59	35.06	41.30	53	33.25	33.49	55
Earnings coverage of net loan and lease losses (X)	15.23	39.72	38	3.73	22.91	16	3.03	24.40	13	2.67	21.75	15	2.63	19.67	11
Net Loan and Lease Losses By Type															
Real estate loans	-0.03	0.02	15	-0.01	0.04	11	-0.03	0.01	10	0.05	0.02	76	0.03	0.02	61
Real estate loans secured by 1-4 family	-0.04	-0.02	26	-0.02	0.01	23	-0.03	0.01	13	0.06	0.01	83	0.04	0.03	63
Revolving	-0.82	-0.07	4	0	0.01	54	0	0.02	43	1.44	0.03	98	0.78	0.09	93
Closed-end	-0.03	-0.01	25	-0.02	0	20	-0.04	0	9	0.01	0.01	59	-0.01	0.02	21
Commercial real estate loans	0	0.04	31	0.02	0.07	42	0	0.01	38	0	0.01	47	0	0.01	46
Construction and land development	0	0	64	0	0	59	0	-0.01	60	0	-0.03	70	0	-0.02	63
1-4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	0	0	62
Other	0	0	64	0	0	57	0	-0.01	61	0	-0.02	68	0	-0.01	64
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	-0.01	60
Nonfarm nonresidential	0	0.05	29	0.02	0.11	35	0	0.02	38	0	0.02	35	0	0.03	41
Owner-occupied	0	0.01	44	0	0.02	26	0	0.01	45	0	0.01	34	0	0.01	43
Other	0	0.04	35	0.02	0.08	45	0	0.01	40	0	0.01	44	0	0.01	44
Real estate loans secured by farmland		0			0.02			0.01			0			0.01	
Commercial and industrial loans	0.11	0.17	45	0.28	0.47	43	0.22	0.37	41	0.10	0.31	25	0.12	0.39	29
Loans to individuals	0.34	0.71	31	1.02	1.13	60	1.39	1.17	65	1.43	1.16	66	1.56	1.25	68
Credit card loans	0.21	1.84	13		2.92			3.11			2.92				2.92
Agricultural loans		0.02			0.19			0.08			0.15			0.18	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.23	0.10	80	0.23	0.15	72	0.14	0.15	62	0	0.14	28	0	0.15	23

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020			12/31/2019			12/31/2018			12/31/2017				
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	1,793,000				1,914,000			2,709,000			2,598,000		2,451,000		
90+ days past due loans and leases	0				0			0			0		0		
Nonaccrual loans and leases	1,436,000				1,522,000			1,036,000			1,092,000		792,000		
Total past due and nonaccrual loans and leases	3,229,000				3,436,000			3,745,000			3,690,000		3,243,000		
Restructured 30–89 days past due	1,000				2,000			5,000			8,000		12,000		
Restructured 90+ days past due	0				0			0			0		0		
Restructured nonaccrual	831,000				870,000			366,000			343,000		271,000		
Total restructured loans and leases	832,000				872,000			371,000			351,000		283,000		
30–89 days past due loans held for sale	0				0			0			0		0		
90+ days past due loans held for sale	0				0			0			0		0		
Nonaccrual loans held for sale	0				0			0			0		0		
Total past due and nonaccrual loans held for sale	0				0			0			0		0		
Restructured loans and leases in compliance	1,527,000				1,281,000			496,000			461,000		430,000		
Other real estate owned	1,000				2,000			9,000			11,000		10,000		
Other Assets															
30–89 days past due	76,000				83,000			103,000			110,000		105,000		
90+ days past due	9,000				22,000			15,000			15,000		17,000		
Nonaccrual	0				0			0			0		0		
Total other assets past due and nonaccrual	85,000				105,000			118,000			125,000		122,000		
Percent of Loans and Leases															
30–89 days past due loans and leases	1.46	0.32	95	1.61	0.39	96	2.11	0.43	96	1.99	0.44	95	1.99	0.47	94
90+ days past due loans and leases	0	0.10	10	0	0.12	9	0	0.15	8	0	0.17	5	0	0.20	6
Nonaccrual loans and leases	1.17	0.46	93	1.28	0.66	88	0.81	0.51	80	0.84	0.54	83	0.64	0.63	57
90+ days past due and nonaccrual loans and leases	1.17	0.62	87	1.28	0.85	81	0.81	0.71	60	0.84	0.75	65	0.64	0.88	36
30–89 days past due restructured	0	0.01	48	0	0.01	44	0	0.01	47	0.01	0.02	50	0.01	0.02	55
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.68	0.10	98	0.73	0.13	98	0.29	0.14	82	0.26	0.16	77	0.22	0.20	59
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	1.52	0.32	96	1.68	0.40	96	2.19	0.43	96	2.08	0.44	95	2.08	0.47	94
90+ days past due assets	0.01	0.10	31	0.02	0.12	41	0.01	0.15	24	0.01	0.18	26	0.01	0.20	23
Nonaccrual assets	1.17	0.47	92	1.28	0.67	87	0.81	0.53	80	0.84	0.57	81	0.64	0.64	55
30+ days past due and nonaccrual assets	2.70	0.97	92	2.97	1.29	89	3.01	1.19	90	2.93	1.26	92	2.73	1.39	88
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.79	0.36	90	0.85	0.52	84	0.58	0.44	69	0.62	0.48	73	0.48	0.54	43
90+ days past due and nonaccrual assets + other real estate owned	0.79	0.37	90	0.85	0.55	84	0.59	0.48	65	0.63	0.52	68	0.49	0.59	36
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.63	0.41	95	1.54	0.60	93	0.86	0.53	82	0.88	0.60	78	0.74	0.72	51
Allowance for loan and lease losses	90.76	62.64	77	85.50	66.66	75	122.41	115.41	64	126.57	118.28	61	97.49	129.01	37
Equity capital + allowance for loan and lease losses	14.59	3.60	95	15.61	4.97	95	9.86	4.28	93	10.83	4.79	93	8.42	5.78	77
Tier 1 capital + allowance for loan and lease losses	14.34	4.30	95	13.64	6.05	92	8.82	5.65	80	9.21	6.16	78	7.36	7.35	50
Loans and leases + other real estate owned	2.41	0.71	94	2.36	0.97	93	1.20	0.85	78	1.21	0.96	72	1.01	1.15	40

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.38	0.26	74	0.35	0.39	55	0.40	0.38	63	0.46	0.42	60	0.64	0.44	78
	90+ days past due		0	0.12	15	0	0.16	14	0	0.16	13	0	0.22	12	0	0.26	10
	Nonaccrual.....		0.38	0.52	43	0.53	0.76	39	0.28	0.46	34	0.39	0.57	40	0.67	0.69	54
Commercial and industrial	30–89 days past due		0.26	0.24	63	0.28	0.23	70	0.22	0.31	45	0.17	0.30	35	0.14	0.32	30
	90+ days past due		0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	11
	Nonaccrual.....		1.18	0.57	86	0.72	0.75	54	0.60	0.83	44	0.81	0.76	60	0.21	0.93	18
Individuals	30–89 days past due		2.29	0.63	93	2.66	0.83	96	3.92	0.83	98	3.86	0.84	98	3.74	0.97	96
	90+ days past due		0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15
	Nonaccrual.....		1.47	0.17	94	1.80	0.28	92	1.13	0.17	96	1.02	0.23	92	0.96	0.24	89
Depository institution loans	30–89 days past due			0.01			0			0			0			0	
	90+ days past due			0			0			0			0			0.05	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.07			0.17			0.24			0.17			0.17	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.70			0.49			0.67			0.75			0.96	
Foreign governments	30–89 days past due			0.50			0			0.07			0.01			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.15			0.09			0.03			0.06			0.06	
Other loans and leases	30–89 days past due		0.14	0.12	73	0.33	0.18	76	0.41	0.20	79	0.72	0.17	88	0	0.20	12
	90+ days past due		0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual.....		0.17	0.09	77	0.52	0.15	85	0.14	0.13	68	0.14	0.14	66	0	0.10	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.48	0.46	62	0.46	0.65	45	0.51	0.67	48	0.58	0.71	51	0.83	0.74	61
	90+ days past due	0	0.24	18	0	0.33	16	0	0.31	14	0	0.46	14	0	0.49	12
	Nonaccrual	0.47	0.71	42	0.67	0.89	48	0.33	0.73	23	0.47	0.86	31	0.85	0.97	55
Revolving	30–89 days past due	0.41	0.28	69	0.65	0.48	68	2.27	0.45	98	1.26	0.50	90	1.44	0.61	90
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	2.46	1.18	83	2.26	1.13	83	2.27	1	83	3.05	1.17	83	4.32	1.17	89
Closed-end	30–89 days past due	0.48	0.49	62	0.46	0.65	42	0.47	0.70	40	0.56	0.75	46	0.78	0.79	56
	90+ days past due	0	0.26	18	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13
Junior lien	30–89 days past due	0.44	0.67	41	0.64	0.87	47	0.28	0.70	20	0.38	0.84	29	0.61	0.96	39
	Nonaccrual	0	0.01	11	0	0.02	10	0.01	0.02	28	0.01	0.03	40	0.04	0.03	64
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0.01	0.03	30	0.01	0.04	32	0.01	0.04	33	0.02	0.06	40	0.05	0.07	49
Commercial real estate	30–89 days past due	0	0.15	3	0	0.26	4	0	0.18	4	0	0.17	5	0	0.18	6
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16
	Nonaccrual	0.06	0.38	14	0.10	0.62	11	0.08	0.23	26	0.09	0.28	25	0.03	0.34	14
Construction and development	30–89 days past due	0	0.17	17	0	0.28	11	0	0.28	12	0	0.21	10	0	0.23	11
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0	0.20	15	0	0.41	11	0	0.20	12	0	0.19	12	0	0.24	8
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30–89 days past due	0	0.13	21	0	0.22	13	0	0.20	15	0	0.13	14	0	0.13	14
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	18	0	0.35	12	0	0.17	14	0	0.15	15	0	0.18	10
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0	0.08	19	0	0.10	18	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16
Nonfarm non-residential	30–89 days past due	0	0.13	6	0	0.23	6	0	0.14	5	0	0.17	6	0	0.17	6
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20
	Nonaccrual	0.06	0.45	14	0.11	0.80	9	0.09	0.28	20	0.09	0.30	23	0.03	0.38	13
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	8	0	0.07	8	0	0.09	6	0	0.07	8
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual	0.06	0.17	32	0.11	0.27	26	0.09	0.16	38	0.09	0.17	35	0.03	0.21	19
Other	30–89 days past due	0	0.08	14	0	0.14	11	0	0.07	9	0	0.07	8	0	0.09	11
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0	0.23	7	0	0.44	5	0	0.10	9	0	0.13	7	0	0.14	8
Farmland	30–89 days past due		0.10			0.11			0.23			0.25			0.27	
	90+ days past due		0			0			0.01			0.01			0.06	
	Nonaccrual		0.69			1.13			0.84			1.23			1.07	
Credit card	30–89 days past due	1.05	0.81	68		0.95			1.19			1.22			1.08	
	90+ days past due	0	0.45	14		0.63			0.78			0.73			0.75	
	Nonaccrual	1.15	0.10	94		0.05			0.11			0.09			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	16,483,000	18,350,000	18,350,000	19,296,000	20,135,000										
Retained earnings	-416,000	-3,090,000	-4,057,000	-5,489,000	-6,406,000										
Accumulated other comprehensive income (AOCI)	-158,000	631,000	123,000	-539,000	-235,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	15,909,000	15,891,000	14,416,000	13,268,000	13,494,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	943,000	402,000	475,000	428,000	507,000										
Accumulated other comprehensive income-related adjustments	-177,000	611,000	104,000	-557,000	-250,000										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	15,143,000	14,878,000	13,837,000	13,397,000	13,237,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	15,143,000	14,878,000	13,837,000	13,397,000	13,237,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	2,324,000	2,499,000	2,496,000	2,493,000	2,491,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	2,324,000	2,499,000	2,496,000	2,493,000	2,491,000										
Less: Additional tier 1 capital deductions	64,000	88,000	62,000	59,000	100,000										
Additional tier 1 capital	2,260,000	2,411,000	2,434,000	2,434,000	2,391,000										
Tier 1 Capital	17,403,000	17,289,000	16,271,000	15,831,000	15,628,000										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	623,000	829,000	1,033,000	1,031,000	1,113,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	1,762,000	1,748,000	1,264,000	1,243,000	1,277,000										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	2,385,000	2,577,000	2,297,000	2,274,000	2,390,000										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	64,000	88,000	62,000	59,000	44,000										
Tier 2 capital	2,321,000	2,489,000	2,235,000	2,215,000	2,346,000										
Exited advanced approach tier 2 capital															
Total capital	19,724,000	19,778,000	18,506,000	18,046,000	17,974,000										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	180,940,000	184,061,000	179,763,000	176,388,000	164,526,000										
Less: Deductions from common equity tier 1 capital	943,000	402,000	475,000	428,000	563,000										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	179,997,000	183,659,000	179,288,000	175,960,000	163,963,000										
Total risk-weighted assets	146,399,240	139,786,840	145,071,620	146,561,080	138,933,180										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	10.34	12.37	24	10.64	12.35	28	9.54	12.11	11	9.14	12.09	4	9.53	12.16	10
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	11.89	13.11	32	12.37	13.08	44	11.22	12.78	27	10.80	12.85	16	11.25	12.95	25
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	13.47	14.91	25	14.15	15.23	34	12.76	14.36	23	12.31	14.45	13	12.94	14.63	25
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	9.67	8.98	70	9.41	9.13	61	9.08	9.76	35	9	9.71	26	9.53	9.53	54
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		9,382,000			9,137,000			8,547,000		7,733,000			7,464,000		2.68	30.81	
Total property and casualty assets		9,382,000			9,137,000			8,547,000		7,733,000			7,464,000		2.68	30.81	
Reinsurance recoverables (P/C)		105,000			113,000			111,000		118,000			127,000			-17.32	
Total life and health assets					0			0		0			0				
Reinsurance recoverables (L/H)					0			0		0			0				
Separate account assets (L/H)					0			0		0			0				
Total insurance underwriting equity		5,329,000			5,125,000			4,754,000		4,318,000			4,393,000		3.98	29.85	
Total property and casualty equity		5,329,000			5,125,000			4,754,000		4,318,000			4,393,000		3.98	29.85	
Total life and health equity					0			0		0			0				
Total insurance underwriting net income		318,000			284,000			308,000		120,000			257,000		11.97	122.38	
Total property and casualty		318,000			284,000			308,000		120,000			257,000		11.97	122.38	
Total life and health					0			0		0			0				
Claims and claims adjusted expense reserves (P/C)		122,000			129,000			122,000		134,000			140,000		-5.43	-18.12	
Unearned premiums (P/C)		462,000			447,000			436,000		400,000			416,000		3.36	20.31	
Policyholder benefit and contractholder funds (L/H)					0			0		0			0				
Separate account liabilities (L/H)					0			0		0			0				
Insurance activities revenue		203,000			1,111,000			1,096,000		1,030,000			980,000		-81.73	-78.68	
Other insurance activities income		11,000			8,000			9,000		8,000			7,000		37.50	57.14	
Insurance and reinsurance underwriting income		192,000			1,103,000			1,087,000		1,022,000			973,000		-82.59	-79.68	
Premiums		192,000			224,000			256,000		221,000			181,000		-14.29	6.08	
Credit related insurance underwriting		0			0			0		0			0				
Other insurance underwriting		192,000			224,000			256,000		221,000			181,000		-14.29	6.08	
Insurance benefits, losses, expenses		320,000			1,010,000			933,000		879,000			876,000		-68.32	-63.26	
Net assets of insurance underwriting subsidiaries		2,994,000			2,966,000			2,771,000		2,568,000			2,719,000		0.94	12.22	
Life insurance assets		0			0			0		0			0				
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	BHC	5.15	Peer # 1	0	98	BHC	5.02	Peer # 1	0	98	BHC	4.73	Peer # 1	0.01	97	4.32	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets		100		53.11	76		100		53.67	76		100		51.47	79	100	56.12
Insurance underwriting assets (L/H) / Total insurance underwriting assets		0		46.89	24		0		46.33	23		0		48.53	20	0	43.88
Separate account assets (L/H) / Total life assets				13.40					11.24					7.26			8.53
Insurance activities revenue / Adjusted operating income		2.29		0.36	93		15.09		0.41	98		15.21		0.47	98	14.76	0.47
Premium income / Insurance activities revenue		94.58		2.76	97		20.16		2.84	90		23.36		7.32	85	21.46	4.86
Credit related premium income / Total premium income		0		32.99	34		0		38.23	29		0		34.91	29	0	44.54
Other premium income / Total premium income		100		67.01	65		100		61.77	70		100		65.09	70	100	55.46
Insurance underwriting net income / Consolidated net income		10.39		0.02	98		26.18		0.03	98		17.96		0.08	97	9.50	0.08
Insurance net income (P/C) / Equity (P/C)		5.97		23.22	47		5.54		15.59	36		6.48		19.86	33	2.78	15.64
Insurance net income (L/H) / Equity (L/H)				4.49					3.62					5.13			1.99
Insurance benefits, losses, expenses / Insurance premiums		166.67		927.51	73		450.89		447.82	77		364.45		233.61	81	397.74	160.49
Reinsurance recovery (P/C) / Total assets (P/C)		1.12		0.07	94		1.24		0.07	94		1.30		0.15	85	1.53	0.17
Reinsurance recovery (L/H) / Total assets (L/H)				0					0					0.15		2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets		1.64		0	99		1.63		0	99		1.53		0	98	1.44	0
Life insurance assets / Tier 1 capital + allowance for loan and lease losses		0		12	2		0		11.03	3		0		11.51	3	0	10.22
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)				0					0					0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets		0		0.46	37		0		0.75	37		0		1.39	34	0	1.79

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	108,000	94,000	97,000	86,000	46,000
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	108,000	94,000	97,000	86,000	46,000
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	555,000	539,000	513,000	474,000	522,000
Interest-bearing bank balances	82,000	81,000	46,000	14,000	20,000
Total selected foreign assets	745,000	714,000	656,000	574,000	588,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	14.89	6.83	70	-3.09	-2.40	55	12.79	22.48	71	86.96	7.24	92	2.22	21.19	55
Total selected assets.....	4.34	9.48	60	8.84	2.04	66	14.29	12.40	73	-2.38	3.24	40	-13.15	21.86	29
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	417,000	1,235,000	1,964,000		-100.00
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	417,000	1,235,000	1,964,000		-100.00
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	23,000	45,000	37,000		
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	23,000	45,000			
Commercial and industrial loans.....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0.23		0.69		1.18
1–4 family residential loans.....		0	0	0		0		0
Home equity lines.....		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0.23		0.69		1.18
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases		0	0	0		0		0
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans				13.16		12.30		10.31
Home equity lines				0.31		0.42		0.72
Credit card receivables.....				0		0		0
Auto loans and other consumer loans.....				50.33		48.58		50.20
Commercial and industrial loans				31.37		34.70		35.17
All other loans and leases.....				4.83		4		3.59

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
						Percent Change	
						1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....			5.52		3.64		
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....			5.52		3.64		
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....			0		0		0
Seller's interest carried as securities and loans			0		0		0
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0.14		0.28		0.24
Total retained credit exposure and asset sale credit exposure	0	0	0.14		0.28		0.24
<hr/>							
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	13,000	30,000	37,000		-100.00
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	13,000	30,000	37,000		-100.00
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	4,000	7,000	9,000		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	4,000	7,000	9,000		-100.00
Total past due securitized assets.....	0	0	17,000	37,000	46,000		-100.00
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	5,000	9,000	13,000		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	5,000	9,000	13,000		-100.00

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans			3.12	2.43	1.88
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets			3.12	2.43	1.88
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans			0.96	0.57	0.46
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets			0.96	0.57	0.46
Total past due securitized assets percent of securitized assets			4.08	3	2.34
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans			1.20	0.73	0.66
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets			1.20	0.73	0.66
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans			0.47	0.56	0.78
Home equity lines			2.27	1.26	1.44
Credit card receivables					
Commercial and industrial loans			0.22	0.17	0.14
All other loans and leases			3.42	3.35	3.38
Total managed loans past due 30–89 days			2.11	2	1.99
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans			0	0	0
Home equity lines			0	0	0
Credit card receivables					
Commercial and industrial loans			0	0	0
All other loans and leases			-0.02	-0.02	0
Total managed loans past due 90+ days			0	0.01	0.01
Total Past Due Managed Assets			2.12	2	2
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans			-0.04	0.01	-0.01
Home equity lines			0	1.44	0.78
Credit card receivables					
Commercial and industrial loans			0.22	0.10	0.12
All other loans and leases			1.26	1.29	1.41
Net Losses on Managed Assets Percent of Total Managed Assets			0.76	0.73	0.82

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		113,000	133,000	155,000	168,000	263,000	-15.04	-84.77
Dividends		0	0	0	0	0		
Interest		4,000	10,000	14,000	8,000	7,000	-60.00	100.00
Management and service fees		0	0	0	0	0		
Other income		109,000	123,000	141,000	160,000	256,000	-11.38	-85.27
Income from nonbank subsidiaries		37,000	89,000	503,000	569,000	975,000	-58.43	-97.09
Dividends		27,000	66,000	436,000	443,000	752,000	-59.09	-97.20
Interest		5,000	5,000	11,000	12,000	9,000	0.00	-50.00
Management and service fees		0	0	0	0	0		
Other income		5,000	18,000	56,000	114,000	214,000	-72.22	-98.31
Income from subsidiary holding companies		3,450,000	1,150,000	1,950,000	2,600,000	3,300,000	200.00	
Dividends		3,450,000	1,150,000	1,950,000	2,600,000	3,300,000	200.00	
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		3,600,000	1,372,000	2,608,000	3,337,000	4,538,000	162.39	78.93
Securities gains (losses)		0	0	0	0	0		
Other operating income		-48,000	-119,000	-67,000	181,000	236,000		
Total operating income		3,552,000	1,253,000	2,541,000	3,518,000	4,774,000	183.48	66.37
Operating Expenses								
Personnel expenses		63,000	25,000	36,000	84,000	180,000	152.00	-89.01
Interest expense		572,000	628,000	700,000	850,000	988,000	-8.92	-45.26
Other expenses		1,016,000	863,000	818,000	907,000	1,101,000	17.73	-30.46
Provision for loan and lease losses		-106,000	-68,000	36,000	176,000	465,000		
Total operating expenses		1,545,000	1,448,000	1,590,000	2,017,000	2,734,000	6.70	-55.69
Income (loss) before taxes		2,106,000	-91,000	951,000	1,501,000	2,040,000		
Applicable income taxes (credit)		-412,000	-301,000	-567,000	-300,000	337,000		
Extraordinary items						7,000		
Income before undistributed income of subsidiaries		2,513,000	209,000	1,513,000	1,799,000	1,710,000	1102.39	
Equity in undistributed income of subsidiaries		547,000	876,000	202,000	-536,000	-781,000	-37.56	-74.90
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		301,000	134,000	-8,000	78,000	387,000	124.63	-63.56
Subsidiary holding companies		246,000	742,000	210,000	-614,000	-1,168,000	-66.85	-81.82
Net income (loss)		3,060,000	1,085,000	1,715,000	1,263,000	929,000	182.03	186.79
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		328,000	200,000	428,000	521,000	1,139,000	64.00	-81.69
Subsidiary holding companies' net income		3,696,000	1,892,000	2,160,000	1,986,000	2,132,000	95.35	173.17

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	157,000	0.55	152,000	0.49	122,000	0.40	164,000	105,000	3.29	-89.10	
Common and preferred stock	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	-100.00	
Other receivables	157,000	0.55	152,000	0.49	122,000	0.40	164,000	105,000	3.29	-50.16	
Investment in nonbank subsidiaries	6,292,000	22.19	6,473,000	20.99	6,860,000	22.69	7,964,000	9,163,000	-2.80	-48.86	
Common and preferred stock	5,993,000	21.14	6,224,000	20.18	6,649,000	21.99	7,037,000	8,213,000	-3.71	-42.47	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	207,000	0.73	197,000	0.64	161,000	0.53	882,000	879,000	5.08	-88.36	
Other receivables	92,000	0.32	52,000	0.17	50,000	0.17	45,000	71,000	76.92	-14.02	
Investment in subsidiary holding companies	16,728,000	59	17,146,000	55.60	16,954,000	56.07	16,213,000	16,962,000	-2.44	-5.64	
Common and preferred stock	16,728,000	59	17,146,000	55.60	16,954,000	56.07	16,213,000	16,962,000	-2.44	-5.64	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	0	
Other receivables	0	0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	482,000	1.70	706,000	2.29	2,145,000	7.09	2,294,000	7,249,000	-31.73	-89.50	
Securities	6,000	0.02	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution	3,616,000	12.75	4,428,000	14.36	2,050,000	6.78	1,249,000	1,138,000	-18.34		
Cash and due from unrelated depository institution	32,000	0.11	55,000	0.18	55,000	0.18	60,000	79,000	-41.82	-95.56	
Premises, furnishings, fixtures and equipment	14,000	0.05	23,000	0.07	26,000	0.09	2,000	2,000	-39.13	-94.47	
Intangible assets	21,000	0.07	22,000	0.07	23,000	0.08	24,000	25,000	-4.55	-16.00	
Other assets	1,006,000	3.55	1,831,000	5.94	2,003,000	6.62	2,090,000	2,076,000	-45.06	-74.82	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0	0	
Total assets	28,354,000	100.00	30,836,000	100.00	30,238,000	100.00	30,060,000	36,799,000	-8.05	-31.10	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0	0	
Securities sold (repos)	0	0	0	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less	1,086,000	3.83	2,838,000	9.20	4,838,000	16	4,169,000	6,770,000	-61.73	-86.77	
Borrowings with maturity over 1 year	7,287,000	25.70	7,698,000	24.96	5,525,000	18.27	7,479,000	10,348,000	-5.34	-45.00	
Subordinated notes and debentures	1,038,000	3.66	1,036,000	3.36	1,033,000	3.42	1,031,000	1,449,000	0.19	-25.64	
Other liabilities	755,000	2.66	517,000	1.68	528,000	1.75	434,000	852,000	46.03	-16.76	
Balance due to subsidiaries and related institutions	1,138,000	4.01	4,044,000	13.11	3,898,000	12.89	3,679,000	3,886,000	-71.86	-72.09	
Total liabilities	11,304,000	39.87	16,133,000	52.32	15,822,000	52.32	16,792,000	23,305,000	-29.93	-59.39	
Equity Capital	17,050,000	60.13	14,703,000	47.68	14,416,000	47.68	13,268,000	13,494,000	15.96	28.03	
Perpetual preferred stock (income surplus)	2,324,000	8.20	0	0	0	0	0	0	0	0	
Common stock	5,000	0.02	5,000	0.02	5,000	0.02	5,000	5,000	0.00	0.00	
Common surplus	21,666,000	76.41	21,539,000	69.85	21,433,000	70.88	21,340,000	21,240,000	0.59	2.39	
Retained earnings	-1,599,000	-5.64	-4,278,000	-13.87	-4,057,000	-13.42	-5,489,000	-6,406,000			
Accumulated other comprehensive income	-158,000	-0.56	631,000	2.05	123,000	0.41	-539,000	-235,000			
Other equity capital components	-5,188,000	-18.30	-3,194,000	-10.36	-3,088,000	-10.21	-2,049,000	-1,110,000			
Total liabilities and equity capital	28,354,000	100.00	30,836,000	100.00	30,238,000	100.00	30,060,000	36,799,000	-8.05	-31.10	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	10,000	0.03	20,000	74,000		-100.00	
Loans and advances from nonbank subsidiaries	1,040,000	3.67	3,953,000	12.82	3,771,000	12.47	3,490,000	3,673,000	-73.69	-71.06	
Notes payable to subsidiaries that issued TPS	0	0	2,578,000	8.36	2,575,000	8.52	2,572,000	2,570,000	-100.00	-100.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less	0	0	0	0	6,000	0.02	299,000	816,000	-100.00		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	686,000	895,000	-100.00		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	18.32	11.94	90	7.59	7.29	51	12.26	9.68	79	9.65	10.40	40	6.89	7.61	42
Bank net income / Average equity investment in banks		11.80			7.45			10.51			11.19			8.74	
Nonbank net income / Average equity investment in nonbanks	5.36	13.12	39	3.21	9.75	44	6.15	7.89	57	6.99	7.10	60	11.94	4.73	75
Subsidiary HCs net income / Average equity investment in sub HCs	21.63	10.11	85	11.24	7.01	75	12.93	8.55	75	12.18	8.78	75	12.07	6.82	75
Bank net income / Parent net income	0	96.79	4	0	88.16	5	0	82.22	7	0	82.56	8	0	80.64	7
Nonbank net income / Parent net income	10.72	3.40	84	18.43	3.59	90	24.96	5.93	86	41.25	3.78	94	122.60	7.76	95
Subsidiary holding companies' net income / Parent net income	120.78	65.35	95	174.38	68.34	95	125.95	74	92	157.24	72.48	96	229.49	82.97	95
Leverage															
Total liabilities / Equity capital	66.30	16.81	91	109.73	20.06	95	109.75	20.43	95	126.56	20.88	94	172.71	19.94	95
Total debt / Equity capital	55.20	11.71	91	78.71	14.41	93	79.05	14.31	94	95.56	14.69	94	137.59	13.95	95
Total debt + notes payable to subs that issued TPS / Equity capital	55.20	13.63	91	96.24	16.67	94	96.91	16.36	95	114.95	17.10	94	156.64	16.10	95
Total debt + Loans guaranteed for affiliate / Equity capital	55.20	11.77	91	78.71	14.68	92	79.05	14.56	92	100.73	15.14	94	144.23	14.35	95
Total debt / Equity capital – excess over fair value	55.20	11.81	91	78.71	14.52	93	79.05	14.51	94	95.56	14.81	94	137.59	14.10	95
Long-term debt / Equity capital	48.83	10.95	92	59.40	13.56	90	45.49	13.04	88	64.14	13.37	91	87.42	12.69	94
Short-term debt / Equity capital	6.37	0.57	94	19.30	0.77	97	33.56	1.02	98	31.42	1.14	97	50.17	1.07	98
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0.04	0.05	85	2.25	0.14	94	6.05	0.27	94
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	69.82	39.86	74	47.24	34.67	59	23.97	28.44	49	22.07	28.63	45	35.49	26.93	61
Double Leverage															
Equity investment in subs / Equity capital	133.26	103.22	96	158.95	102.81	98	163.73	103.22	98	175.23	103.10	98	186.56	102.10	99
Total investment in subs / Equity capital	135.94	108.40	90	161.67	110.16	91	166.04	111.07	91	183.46	112.48	94	194.38	111.30	94
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.85	0.29	94	7.99	0.47	99	5.36	0.36	98	7.90	0.35	99	12.57	0.52	98
Equity investment in subs – equity cap / Net income-div (X)	2.12	1.05	81	10.89	1.82	97	6.37	1.22	95	9.78	1.22	98	15.68	2.64	95
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	202.54	152.85	70	92.52	136.59	21	171.18	177.68	54	177.16	162.34	56	168.37	141.81	68
Cash from ops + noncash items + op expense / Op expense + dividend	243.09	154.48	83	85.62	147.24	12	178.20	190.27	51	142.14	174.91	40	158.98	148.20	64
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	53.76	98.54	14	226.35	134.08	85	127.61	116.34	65	107.02	103.19	59	110.96	92.33	63
Pretax operating income + interest expense / Interest expense	468.18	1,835.33	21	85.51	2,016.32	9	235.86	1,968.54	15	276.59	2,898.75	21	306.48	1,909.25	25
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	425	1,770.77	20	88.78	1,539.23	8	202.81	1,632.83	11	240.54	1,369.37	18	273.03	1,547.94	20
Dividends + interest from subsidiaries / Interest expense + dividends	365.79	174.12	91	134.24	150.43	52	247.79	210.80	70	280.49	188.90	80	347.10	172.51	89
Fees + other income from subsidiaries / Salary + other expenses	10.57	11.92	70	15.88	13.95	69	23.07	16.52	70	27.65	16.08	70	36.69	16.39	75
Net income / Current part of long-term debt + preferred dividends (X)	53.68	47.61	81		35.64		285.83	57.11	89	4.22	33.93	11	1.14	24.63	8
Other Ratios															
Net assets that reprice within 1 year / Total assets	9.65	3.44	84	-2.27	3.85	10	-15.59	2.64	3	-13.56	2.61	4	-15.89	3.24	3
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.17	46	0	0.10	46	0	0.04	43	0	0.24	47	0	0.10	44
Nonaccrual	10.96	0.92	92	14.11	1.03	93	6.13	0.54	93	8.68	6.54	88	3.83	7.38	84
Total	10.96	1.09	92	14.11	1.13	93	6.13	0.58	93	8.68	6.78	88	3.83	7.48	84
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	5.17	0.24	93	6.63	0.17	94
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	5.17	0.25	93	6.63	0.17	94
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	5.64	1.76	86	5.99	2.66	83	6.74	5.62	78	10.25	5.50	78	14.53	5.68	78
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.16	0.06	89	0.17	0.08	87	0.16	0.19	84	0.31	0.21	88	0.16	0.13	85

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	15.16	66.37	7	138.28	81.10	85	18.04	57.84	12	13.45	57.26	8	10.76	68.72	7
Dividends declared / Net income	12.45	28.27	18	26.64	42.29	30	15.92	33.08	20	19.16	27.33	28	19.81	31.29	25
Net income – dividends / Average equity.....	16.04	8.62	91	5.57	4.14	69	10.31	6.46	88	7.80	7.33	55	5.52	5.03	56
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	155.92	7	0	132.17	7	0	178.13	9	0	157.73	9	0	130.71	8
Dividends from nonbank subsidiaries	7.09	4.90	77	22.84	3.41	90	159.71	7.53	95	183.06	7.13	97	408.70	12.57	96
Dividends from subsidiary holding companies.....	905.51	5.91	99	397.92	4.85	96	714.29	21.40	98	1,074.38	16.86	99	1,793.48	18.99	97
Dividends from all subsidiaries	912.60	203.53	95	420.76	174.85	90	873.99	260.40	94	1,257.44	215.26	97	2,202.17	196.35	97
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		45.96			60.28			66.55			60.71				59
Interest income from bank subsidiaries.....		0.11			0.36			0.54			0.52				0.76
Management and service fees from bank subsidiaries		0.88			1.47			1.55			1.88				2.98
Other income from bank subsidiaries.....		0			0			0			0				0.01
Operating income from bank subsidiaries		51.33			62.88			69.36			63.43				62.82
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	8.23	62.63	25	33	56.39	47	101.87	82.95	72	85.03	51.40	71	66.02	102.35	52
Interest income from nonbank subsidiaries.....	1.52	2.44	74	2.50	7.38	69	2.57	20.25	59	2.30	18.56	56	0.79	8.11	52
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	1.52	0.07	92	9	0.16	96	13.08	1.06	93	21.88	0.15	97	18.79	0.81	94
Operating income from nonbank subsidiaries	11.28	87.22	18	44.50	79.84	38	117.52	150.41	60	109.21	99.33	66	85.60	165.35	50
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	93.34	38.10	80	60.78	43.51	66	90.28	61.23	61	130.92	48.56	92	154.78	59.89	86
Interest income from subsidiary holding companies	0	5.26	22	0	8.40	23	0	6.54	25	0	3.95	26	0	2.71	34
Management and service fees from subsidiary holding companies	0	0.73	42	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45
Other income from subsidiary holding companies	0	-0.40	50	0	0.01	45	0	0.29	44	0	0.01	48	0	0	47
Operating income from subsidiary holding companies	93.34	58.37	65	60.78	55.20	57	90.28	76.49	50	130.92	61.19	88	154.78	64.33	86
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	74.16	7	0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11
Interest income from bank subsidiaries.....	0.11	0.23	69	0.80	0.63	78	0.55	0.80	69	0.23	0.92	64	0.15	0.94	55
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	3.07	0.02	96	9.82	0.04	98	5.55	0.03	99	4.55	0.02	98	5.36	0.09	97
Operating income from bank subsidiaries	3.18	83.13	10	10.61	82.20	12	6.10	78.80	14	4.78	74.20	14	5.51	69.23	18
Dividends from nonbank subsidiaries	0.76	3.07	64	5.27	1.95	83	17.16	2.65	89	12.59	2.57	88	15.75	2.65	89
Interest income from nonbank subsidiaries.....	0.14	0.18	84	0.40	0.73	82	0.43	1.19	78	0.34	2.32	73	0.19	2.79	64
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries	0.14	0.01	93	1.44	0.01	96	2.20	0.04	95	3.24	0.02	95	4.48	0.17	93
Operating income from nonbank subsidiaries	1.04	4.67	59	7.10	4.70	78	19.80	7.29	83	16.17	7.64	82	20.42	9.99	78
Dividends from subsidiary holding companies.....	97.13	2.10	98	91.78	2.53	96	76.74	4.52	93	73.91	5.15	92	69.12	5.49	91
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies	97.13	3.91	97	91.78	4.56	93	76.74	6.08	91	73.91	6.79	91	69.12	6.46	90
Loans and advances from subsidiaries / Short term debt.....	95.76	158.10	56	139.29	135.13	70	78.15	83.37	65	84.19	87.87	63	55.35	83.68	46
Loans and advances from subsidiaries / Total debt	11.05	26.38	43	34.16	27.08	64	33.18	28.33	68	27.68	26.53	63	20.18	39.18	61